

Certificate Number: 02114-PR-DE-015476724

Bankruptcy Case Number: 1104994



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on 07/17/11, at 03:01 o'clock PM EST, Widalys Vzquez completed a course on personal financial management given by Internet by CredAbility, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District Of Puerto Rico.

Title: Directora de Educación

Date: 07.17.11

By: /s/Mechel Glass